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RULE						
APPLICANTS Kenneth William Austin, High Point, NC; Thomas G. Callaghan, High PT., NC; Ravinder Dhamija, Rohtak/Haryana, INDIA; Deborah L. Dierker, Phoenix, AZ; Beth Gallagher, Phoenix, AZ; Jeffrey William Gass, Phoenix, AZ; Tod J. Johnston, Phoenix, AZ; Marcel Leyva, Chandler, AZ; Sedettra Nicole Rankin, Greensboro, NC; Guruprasad M. Shenoy, Phoenix, AZ; Mzilikazi Whitfield, Kernersville, NC;						
** CONTINUING DATA *****						
** FOREIGN APPLICATIONS *****						
** IF REQUIRED, FOREIGN FILING LICENSE GRANTED ** 07/02/2004						
Foreign Priority claimed <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No 35 USC 119(a-d) conditions met <input type="checkbox"/> Yes <input type="checkbox"/> No Verified and Acknowledged <u>/SCOTT S TROTTER/</u> Examiner's Signature		<input type="checkbox"/> Met after Allowance Initials	STATE OR COUNTRY NC	SHEETS DRAWINGS 3	TOTAL CLAIMS 11	INDEPENDENT CLAIMS 3
ADDRESS FITZPATRICK CELLA (AMEX) 30 ROCKEFELLER PLAZA NEW YORK, NY 10112 UNITED STATES						
TITLE DETERMINATION OF RISK FACTORS FOR USE IN A CARD REPLACEMENT PROCESS						
FILING FEE RECEIVED 900	FEES: Authority has been given in Paper No. _____ to charge/credit DEPOSIT ACCOUNT No. _____ for following:			<input type="checkbox"/> All Fees <input type="checkbox"/> 1.16 Fees (Filing) <input type="checkbox"/> 1.17 Fees (Processing Ext. of time) <input type="checkbox"/> 1.18 Fees (Issue) <input type="checkbox"/> Other _____ <input type="checkbox"/> Credit		